

<i>SERFF Tracking Number:</i>	<i>STLG-127315415</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49397</i>
<i>Company Tracking Number:</i>	<i>MSP.54.11,ET AL</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>MSP.54.11 et al - Med Supp SAR and AEP Ads</i>		
<i>Project Name/Number:</i>	<i>Med Supp SAR and AEP Ads/MSP.54.11</i>		

## Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: MSP.54.11 et al - Med Supp SAR and AEP Ads    SERFF Tr Num: STLG-127315415    State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010    SERFF Status: Closed-Filed-Closed    State Tr Num: 49397

Sub-TOI: MS09.000 Medicare Supplement Other 2010    Co Tr Num: MSP.54.11,ET AL    State Status: Filed-Closed

Filing Type: Advertisement

Authors: Jennifer Marinas,  
Savannah Pargas, Rich Phillips,  
Allison Hulbert

Reviewer(s): Stephanie Fowler  
Disposition Date: 08/23/2011

Date Submitted: 07/25/2011

Disposition Status: Filed-Closed  
Implementation Date:

Implementation Date Requested: On Approval  
State Filing Description:

## General Information

Project Name: Med Supp SAR and AEP Ads  
Project Number: MSP.54.11  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/23/2011  
State Status Changed: 08/23/2011  
Created By: Jennifer Marinas  
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jennifer Marinas

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing  
Filing - NAIC#77399

Sterling Advertising

MSP.54.11 - Med Supp - SAR Ad - Sterling Product - AR - Initial Filing

MSP.55.11 - Med Supp - SAR Ad - Sterling Seminar - AR - Initial Filing

MSP.56.11 - Med Supp - SAR Ad - IMO Product - AR - Initial Filing

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Project Name/Number: Med Supp SAR and AEP Ads/MSP.54.11

MSP.57.11 - Med Supp - SAR Ad - IMO Seminar - AR - Initial Filing

MSP.59.11 - Med Supp - AEP Seterling Seminar Ad - Make Your Choices - AR - Initial Filing

MSP.60.11 - Med Supp - AEP IMO Seminar Ad - Make Your Choices - AR - Initial Filing

Dear Sir/Madam:

Attached please find the above referenced advertisements for your review and approval.

#### MSP.54.11

Med Supp – SAR Ad – Sterling Product – AR

This is an ad to be used in various forms of media to advertise Sterling Medicare Supplement Plans to prospects who have recently lost their coverage. This is a new material for Arkansas and does not replace any previously filed materials. It is to be used for Medicare Supplement in Arkansas only. This may be the initial point of contact with the prospect. This is to be used in areas near a Sterling office to advertise the Medicare Supplement Product.

#### Statement of Variability:

1. This ad will have 4 options. Each picture has a tag line that goes with it. Listed at the bottom of the PDF are the 3 options in addition to the option currently displayed in the top of the PDF.
2. “[Call Sterling Today / Call or Click Today]” is in brackets so the user can decide if they want to direct traffic to both phone and web, or just phone.
3. Phone number is in brackets in case of a phone number change
4. Web address is in brackets in case of a web address change

#### MSP.55.11

Med Supp – SAR Ad – Sterling Seminar – AR

This is an ad to be used in various forms of media to advertise Sterling Medicare Supplement Plans to prospects who have recently lost their coverage. This is a new material for Arkansas and does not replace any previously filed materials. It is to be used for Medicare Supplement in Arkansas only. This may be the initial point of contact with the prospect. This is to be used in areas near a Sterling office to advertise the Medicare Supplement seminars.

#### Statement of Variability:

1. This ad will have 4 options. Each picture has a tag line that goes with it. Listed at the bottom of the PDF are the 3 options in addition to the option currently displayed in the top of the PDF.
2. Seminar information is in brackets so it can be inserted when the ad is used.
3. Phone number is in brackets in case of a phone number change
4. Web address is in brackets in case of a web address change

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Product Name: MSP.54.11 et al - Med Supp SAR and AEP Ads  
Project Name/Number: Med Supp SAR and AEP Ads/MSP.54.11

#### MSP.56.11

##### Med Supp – SAR Ad – IMO Product – AR

This is an ad to be used in various forms of media to advertise Sterling Medicare Supplement Plans to prospects who have recently lost their coverage. This is a new material for Arkansas and does not replace any previously filed materials. It is to be used for Medicare Supplement in Arkansas only. This may be the initial point of contact with the prospect. This is to be used in areas near an IMO Agent to advertise the Sterling Medicare Supplement Product.

##### Statement of Variability:

1. This ad will have 4 options. Each picture has a tag line that goes with it. Listed at the bottom of the PDF are the 3 options in addition to the option currently displayed in the top of the PDF.
2. “[Agent Name / IMO]” is in brackets so it can be filled in by marketing before use by an independent agent.
3. Phone number is in brackets in case of a phone number change
4. Email address is in brackets so it can be filled in for the independent agent before the ad is used.
5. Web address is in brackets in case of a web address change

#### MSP.57.11

##### Med Supp – SAR Ad – IMO Seminar – AR

This is an ad to be used in various forms of media to advertise Sterling Medicare Supplement Plans to prospects who have recently lost their coverage. This is a new material for Arkansas and does not replace any previously filed materials. It is to be used for Medicare Supplement in Arkansas only. This may be the initial point of contact with the prospect. This is to be used in areas near an IMO Agent to advertise the Sterling Medicare Supplement seminars.

##### Statement of Variability:

1. This ad will have 4 options. Each picture has a tag line that goes with it. Listed at the bottom of the PDF are the 3 options in addition to the option currently displayed in the top of the PDF.
2. “[Agent Name / IMO]” is in brackets so it can be filled in by marketing before use by an independent agent.
3. Seminar information is in brackets so it can be filled in by marketing before use by an independent agent.
4. Phone number is in brackets in case of a phone number change
5. Email address is in brackets so it can be filled in for the independent agent before the ad is used.
6. Web address is in brackets in case of a web address change

#### MSP.59.11

##### Med Supp – AEP Sterling Seminar Ad – Make Your Choices – AR

This is an ad to be used various forms of media. It is a new material and does not replace any previous material in Arkansas. It is used to advertise Medicare Supplement seminars in Arkansas only during the Annual Enrollment Period.

SERFF Tracking Number: STLG-127315415 State: Arkansas  
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Product Name: MSP.54.11 et al - Med Supp SAR and AEP Ads  
Project Name/Number: Med Supp SAR and AEP Ads/MSP.54.11

It will be the initial point of contact with prospects.

Statement of Variability:

1. Photo may change – will be similar concept/idea
2. AEP dates in brackets – may be updated for future years
3. Seminar information in brackets – to be updated with specific information before ad is used
4. Phone numbers in brackets – in case of phone number change
5. Web address in brackets – in case of web address change

MSP.60.11

Med Supp – AEP IMO Seminar Ad – Make Your Choices – AR

This is an ad to be used various forms of media. It is a new material and does not replace any previous material in Arkansas. It is used to advertise Medicare Supplement seminars held by IMO Agents in Arkansas only during the Annual Enrollment Period. It will be the initial point of contact with prospects.

Statement of Variability:

1. Photo may change – will be similar concept/idea
2. AEP dates in brackets – may be updated for future years
3. Seminar information in brackets – to be updated with specific information before ad is used
4. Agent / IMO name in brackets – to be filled in with information before ad is used
5. Phone numbers in brackets – to be filled in with information before ad is used
6. Email address in brackets - to be filled in with information before ad is used
7. Web address in brackets – to be filled in with information before ad is used

If you should have any questions, you can contact me directly at 360/392-9201, or via email at [jennifer.marin@sterlingplans.com](mailto:jennifer.marin@sterlingplans.com)

Sincerely,

Jennifer Marinas

Legal Assistant

Legal Department

Sterling Life Insurance Company

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: STLG-127315415 State: Arkansas  
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Jennifer Marinas, Legal Assistant jennifer.marinas@sterlingplans.com  
 2219 Rimland Drive 360-392-9201 [Phone]  
 P.O. Box 5348 360-647-8632 [FAX]  
 Bellingham, WA 98227

### Filing Company Information

Sterling Life Insurance Company	CoCode: 77399	State of Domicile: Illinois
P.O. Box 5348	Group Code: 361	Company Type: Insurance
		Company - Life, Accident & Health
Bellingham, WA 98227	Group Name:	State ID Number:
(360) 647-9080 ext. [Phone]	FEIN Number: 13-1867829	

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### Filing Fees

Fee Required? Yes  
 Fee Amount: \$300.00  
 Retaliatory? No  
 Fee Explanation: \$50 per advertisement x 6  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$300.00	07/25/2011	50071993

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	08/23/2011	08/23/2011

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## **Disposition**

Disposition Date: 08/23/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-127315415 State: Arkansas

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Product Name: MSP.54.11 et al - Med Supp SAR and AEP Ads

Project Name/Number: Med Supp SAR and AEP Ads/MSP.54.11

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Med Supp - SAR Ad - Sterling Product - AR	Filed-Closed	Yes
Form	Med Supp - SAR Ad - Sterling Seminar - AR	Filed-Closed	Yes
Form	Med Supp - SAR Ad - IMO Product - AR	Filed-Closed	Yes
Form	Med Supp - SAR Ad - IMO Seminar - AR	Filed-Closed	Yes
Form	Med Supp - AEP Sterling Seminar Ad - Make Your Choices - AR	Filed-Closed	Yes
Form	Med Supp - AEP IMO Seminar Ad - Make Your Choices - AR	Filed-Closed	Yes



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Product Name: MSP.54.11 et al - Med Supp SAR and AEP Ads  
Project Name/Number: Med Supp SAR and AEP Ads/MSP.54.11

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/23/2011	MSP.54.11	Advertising	Med Supp - SAR Ad - Sterling Product - AR	Initial			MSP.54.11 Non-Seminar Ad.pdf
Filed-Closed 08/23/2011	MSP.55.11	Advertising	Med Supp - SAR Ad - Sterling Seminar - AR	Initial			MSP.55.11_Seminar_Ad.pdf
Filed-Closed 08/23/2011	MSP.56.11	Advertising	Med Supp - SAR Ad - IMO Product - AR	Initial			MSP.56.11.pdf
Filed-Closed 08/23/2011	MSP.57.11	Advertising	Med Supp - SAR Ad - IMO Seminar - AR	Initial			MSP.57.11 Seminar Ad.pdf
Filed-Closed 08/23/2011	MSP.59.11	Advertising	Med Supp - AEP Sterling Seminar Ad - Make Your Choices - AR	Initial			MSP.59.11.pdf
Filed-Closed 08/23/2011	MSP.60.11	Advertising	Med Supp - AEP IMO Seminar Ad - Make Your Choices - AR	Initial			MSP.60.11 IMO Seminar Ad.pdf

[Headline and photo may change]



# [Medicare plan leaving the area?]

Sterling is here for you.  
We have Medicare Supplement plans to fit your needs.  
These plans are guaranteed renewable —  
you won't be left without coverage.

[CALL STERLING TODAY /CALL or CLICK TODAY]  
to find out more or to meet with a licensed Sterling representative.

**[Toll-Free: 1-866-279-4385  
TTY: 711]**  
[www.sterlinghealth.com]

This is a solicitation for insurance. A Sterling Agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Not all plans may be available in all areas.

**STERLING HEALTH PLANS**  
Real People. Wise Choices.  
Underwritten by Sterling Life Insurance Company

MSP.54.11

- HEADLINE CHOICES:**
- Medicare plan leaving the area?** [photo of airplane]
  - Not covered anymore?** [photo of man with broken umbrella]
  - Left high and dry by your Medicare plan?** [photo of kayaker on rock]
  - Left stranded by your Medicare plan?** [photo of woman side of road flat tire]



Not covered  
anymore?



Left stranded  
by your Medicare plan?



Left high and dry  
by your Medicare plan?

[Headline and photo may change]



# [Medicare plan leaving the area?]

Sterling is here for you. We have Medicare Supplement plans to fit your needs. These plans are guaranteed renewable — you won't be left without coverage.

Join us for a FREE seminar to find out more.

<div>Day, Month Date 00:00 am/pm Location Address 1 City, State Special Message</div>	<div>Day, Month Date 00:00 am/pm Location Address 1 City, State Special Message</div>	<div>Day, Month Date 00:00 am/pm Location Address 1 City, State Special Message</div>
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Call Sterling today to register!

[Toll-Free: 1-877-493-5812  
TTY: 711]

**STERLING HEALTH PLANS**

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company

[www.sterlinghealth.com]

This is a solicitation for insurance. A Sterling Agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Not all plans may be available in all areas.

MSP.55.11

**HEADLINE CHOICES:**

**Medicare plan leaving the area?** [photo of airplane]

**Not covered anymore?** [photo of man with broken umbrella]

**Left high and dry by your Medicare plan?** [photo of kayaker on rock]

**Left stranded by your Medicare plan?** [photo of woman side of road flat tire]



Not covered  
anymore?



Left stranded  
by your Medicare plan?



Left high and dry  
by your Medicare plan?



[Headline and  
photo may change]

# [Left stranded by your Medicare plan?]

Don't worry, Sterling Health Plans offers a variety of Medicare Supplement insurance plans to meet your needs.

[Agent Name/IMO] is appointed to sell Sterling Health Plans in your area. Call or click today for more information and to speak with a licensed insurance broker.

[xxx-xxx-xxxx]

[email address]

[web address]

**STERLING HEALTH PLANS**

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This is a solicitation for insurance. A licensed broker may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents or brokers are connected with or endorsed by the United States government or the federal Medicare program. Not all plans may be available in all areas.

MSP.56.11

**HEADLINE CHOICES:**

**Left stranded by your Medicare plan?** [photo of woman side of road flat tire]

**Not covered anymore?** [photo of man with broken umbrella]

**Medicare plan leaving the area?** [photo of airplane]

**Left high and dry by your Medicare plan?** [photo of kayaker on rock]



Not covered  
anymore?



Medicare plan  
leaving the area?



Left high and dry  
by your Medicare plan?



[Headline and photo may change]



# [Medicare plan leaving the area?]

Don't worry, Sterling Health Plans offers a variety of Medicare Supplement insurance plans to meet your needs. [Agent Name/IMO] is appointed to sell Sterling Health Plans in your area. Call or click today for more information!

[xxx-xxx-xxxx]  
[email address]  
[web address]

Attend a FREE seminar to find out more.

<b>Day, Month Date</b> <b>00:00 am/pm</b> <b>Location</b> Address 1 City, State <i>Special Message</i>	<b>Day, Month Date</b> <b>00:00 am/pm</b> <b>Location</b> Address 1 City, State <i>Special Message</i>	<b>Day, Month Date</b> <b>00:00 am/pm</b> <b>Location</b> Address 1 City, State <i>Special Message</i>
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## STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company®

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MSP.57.11

**HEADLINE CHOICES:**  
**Medicare plan leaving the area?** [photo of airplane]  
**Not covered anymore?** [photo of man with broken umbrella]  
**Left high and dry by your Medicare plan?** [photo of kayaker on rock]  
**Left stranded by your Medicare plan?** [photo of woman side of road flat tire]





Not covered  
anymore?



Left high and dry  
by your Medicare plan?



Left stranded  
by your Medicare plan?

# Make your Medicare choices now.

The Medicare Annual Election  
Period runs [Oct. 15, 2011  
through Dec. 7, 2011].

Attend a FREE Seminar as  
we review the choices available  
to you. We'll discuss Medicare  
Supplement insurance plans  
and their unique benefits.



[Photo may change]

## Join us at a FREE Seminar

Day, Month Date  
00:00 am/pm  
Location  
Address 1  
City, State  
Special Message

Day, Month Date  
00:00 am/pm  
Location  
Address 1  
City, State  
Special Message

Day, Month Date  
00:00 am/pm  
Location  
Address 1  
City, State  
Special Message

Call TODAY to reserve your spot! Space is limited.

[Toll-Free: 1-877-493-5813] [TTY: 711]

## STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company®

[[www.sterlinghealth.com](http://www.sterlinghealth.com)]

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# Make your Medicare choices now.

The Medicare Annual Election Period runs [Oct. 15, 2011 through Dec. 7, 2011].

Attend a FREE Seminar as we review the choices available to you. We'll discuss Medicare Supplement insurance plans and their unique benefits.



[Photo may change]

## Join us at a FREE Seminar

Day, Month Date  
00:00 am/pm  
Location  
Address 1  
City, State  
Special Message

Day, Month Date  
00:00 am/pm  
Location  
Address 1  
City, State  
Special Message

Day, Month Date  
00:00 am/pm  
Location  
Address 1  
City, State  
Special Message

[Agent Name/IMO] is appointed to sell Sterling Health Plans in your area. Call [or click] today for more information!

[xxx-xxx-xxxx]  
[email address]  
[web address]

## STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company®

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